



## **Terms and Conditions for Maybank Manchester United Guess the Number of Goals Premier League 23/24 Promotion (“Promotion”)**

1. This Promotion is available from 23 August 2023 to 31 May 2024 (both dates inclusive) (“Promotion Period”).
2. This Promotion applies only to principal cardmembers who hold a Singapore-issued Maybank Manchester United Platinum Visa Credit and/or Debit Card (“Card”) whose Card accounts are maintained in good standing as determined by Maybank during the Promotion Period (“Cardmembers”). Cardmembers who have terminated Card account(s) within the last nine (9) months are not eligible to participate in this Promotion. For avoidance of doubt, supplementary cardmembers are not eligible to participate for this Promotion.
3. The Gift under this Promotion is an exclusive player-signed Pennant from Manchester United (“Gift”). The Gifts are available on a first-come, first-serve basis, and limited to only the first five (5) Cardmembers for each Match (as defined in Clause 3(d) below) who have sent an SMS to Maybank during the applicable Eligibility Period (as defined in Clause 3(d) below) correctly predicting the number of goals that Manchester United F.C. would score during the Match in accordance with the below and who have also charged at least one (1) Retail Transaction (as defined in Clause 4 below) to his/her Card during the applicable Eligibility Period (as defined in Clause 3(d) below):

- (a) Send an SMS to Maybank (using their 8-digit mobile number which is registered with Maybank) at 79898 within the Eligibility Period accurately predicting the number of goals by Manchester United F.C. in the corresponding Match. The SMS must be in the following format:

“MUGOAL <space> number of goals by Manchester United”  
(E.g. MUGOAL 3)

The Cardmember may indicate any number from 0 to 9 as the predicted number of goals by Manchester United in a Match. If the Cardmember’s predicted number of goals is more than 9, the Cardmember may input 9 as the predicted number of goals.

- (b) The SMS must be received by Maybank within the applicable Eligibility Period as stated in Clause 3(d) below (eg. in relation to the Wolves vs Manchester United Match, no later than 2359h of 1 February 2024). If Maybank receives a SMS in the format as specified by Maybank within the applicable Eligibility Period, the Cardmember will receive an auto-reply SMS from Maybank acknowledging receipt of the SMS. Proof of sending an SMS does not constitute proof of Maybank’s receipt of the SMS. An auto-reply SMS from Maybank does not constitute confirmation of eligibility for the Gift. Maybank will not consider any SMS sent in the wrong format, any SMS with incorrect details or any SMS sent before or after respective Eligibility Periods.
    - (c) In the event where Maybank receives more than one SMS from a Cardmember during an Eligibility Period, only the first SMS received by Maybank during the Eligibility Period will be considered.

- (d) Maybank will be offering Gifts under this Promotion for the Premier League matches as set out in the table below (each a “Match”). The eligibility periods (“Eligibility Period”) for each Match is also set out in the table (updated as of 23 Apr 2024) below. The Match, Match schedule and the Eligibility Period will be updated from time to time and are subject to changes.

Premier League Match Schedule* (SGT)		Eligibility Period
2 February 2024, 4:15am	Wolves vs Manchester United	31 January to 1 February 2024
4 February 2024, 10:00pm	Manchester United vs West Ham	2 February to 3 February 2024
12 February 2024, 12:30am	Aston Villa vs Manchester United	10 February to 11 February 2024
19 February 2024, 12:30am	Luton Town vs Manchester United	17 February to 18 February 2024
24 February 2024, 11:00pm	Manchester United vs Fulham	22 February to 23 February 2024
3 March 2024, 11:30pm	Manchester City vs Manchester United	1 March to 2 March 2024
9 March 2024, 11:00pm	Manchester United vs Everton	7 March to 8 March 2024
31 March 2024, 11:00pm	Brentford vs Manchester United	29 March to 30 March 2024
5 April 2024, 2:45am	Chelsea vs Manchester United	3 April to 4 April 2024
7 April 2024, 10:00pm	Manchester United vs Liverpool	5 April to 6 April 2024
14 April 2024, 10:00pm	Bournemouth vs Manchester United	12 April to 13 April 2024
25 April 2024, 3:00am	Manchester United vs Sheffield United	23 to 24 April 2024
27 April 2024, 10:00pm	Manchester United vs Burnley	25 to 26 April 2024
7 May 2024, 3:00am	Crystal Palace vs Manchester United	5 to 6 May 2024
12 May 2024, 11:30pm	Manchester United vs Arsenal	10 to 11 May 2024
16 May 2024, 3:00am	Manchester United vs Newcastle	14 to 15 May 2024
19 May 2024, 11:00pm	Brighton vs Manchester United	17 to 18 May 2024

*\*Updated as of 23 Apr 2024. Match dates are subject to change.*

- (e) Charge at least one (1) Retail Transaction (as defined in Clause 4 below) to his/her Card during the applicable Eligibility Period as stated in Clause 3(d) above (eg. in

relation to the Wolves vs Manchester United Match, the Retail Transaction must be charged by the Cardmember to his/her Card no later than 2359h of 1 February 2024).

4. Retail Transaction means an approved retail payment (in Singapore dollars or in foreign currency) made by the Cardmember using his/her Card, but excludes the following transactions (which therefore will not be taken into consideration for the purpose of the Promotion):

- NETS and eNETS transactions
- 0% Installment Plan transactions
- FlexiPay, FlexiCash, Fund Transfer and Cash Advance transactions
- Fees and charges (e.g. annual fees, interest charges, finance charges, cash advance fees, late charges, cheque processing fees and other miscellaneous fees and charges etc.)
- Bill payments (recurring or otherwise)
- Payments to educational institution (eg. schools, tuition centres etc)
- Reversals and Money transfers
- Income Tax Payments
- AXS and SAM transactions
- Transactions classified under the following Merchant Category Codes ("MCC"):
  - Financial Institutions – Merchandise, Services, and Debt Repayment (MCC6012)
  - Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment (MCC6051)
  - Non-Financial Institutions – Stored Value Card Purchase/Load (MCC6540)
  - Money Transfer (MCC4829)
- Payments at or to government agencies (e.g. the Immigration & Checkpoints Authority, Ministry of Manpower, Singapore Land Authority, SP Services etc.) or statutory boards
- Payment to financial institutions (e.g. banks, securities brokerage firms, insurance companies etc.)
- Online payment gateway transactions (e.g. PayPal, Skrill, Bidpay etc.)
- Payment of funds to pre-paid accounts. The following examples are not exhaustive and Maybank reserves the right to amend the list from time to time without giving prior notice or reason to any party:

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|---------------------------|--------------------|---------------------------|
| • BANC DE BINARY*         | • EZ-LINK*         | • Pepperstone Group Ltd   |
| • BANCDEBINARY.COM*       | • FlashPay ATU*    | • Saxo Cap Mkts Pte Ltd   |
| • EZ LINK PTE LTD (FEVO)  | • MB*              | • SKR*SKRILL.COM          |
| • EZ Link transport       | • MONEYBOOKERS.COM | • SKR*xglobalmarkets.com* |
| • EZ Link*                | • NETS VCASHCARD*  | • SKYFX.COM*              |
| • EZ-LINK (IMAGINE CARD)  | • OANDA ASIA PAC*  | • TL-ABT*                 |
| • EZ-Link EZ-Reload (ATU) | • OANDAASIAPA      | • TRANSIT LINK*           |
| • EZLINK*                 | • PAYPAL*          | • WWW.IGMARKETS.COM       |
| • EzLink*                 | • BIZCONSULTA      |                           |
|                           | • PAYPAL*          |                           |
|                           | • CAPITALROYA      |                           |
|                           | • PAYPAL*          |                           |
|                           | • OANDAASIAPA      |                           |

- Any donations
  - Gambling or betting transactions
  - Any transaction deemed by Maybank to be of a business and/or corporate/corporate nature
  - Any other transaction which Maybank may reasonably determine to be unsuitable to, or should not, constitute a Retail Transaction
5. While supplementary cardmembers are not eligible to participate in this Promotion, Retail Transactions charged by a supplementary cardmember to a supplementary Maybank credit card shall accrue to the Principal Cardmember's corresponding Card, provided that such supplementary cardmember's Retail Transactions are charged to the corresponding Cardmember's Account.
  6. For avoidance of doubt, if a Match is called off, treated as abandoned, postponed, suspended or cancelled, Maybank will not be giving away Gifts for such Match.
  7. Each Eligible Cardmember may receive a maximum of three (3) Gifts under this Promotion.
  8. Cardmembers who have fulfilled the requirements of the Promotion and are eligible to receive a Gift ("Eligible Cardmembers") will receive a push notification via the Maybank TREATS SG Mobile App ("TREATS Mobile App") within 14 business days from the applicable Eligibility Period. The Eligible Cardmembers will also receive an eCoupon ("eCoupon") for the redemption of the Gift in his/her TREATS Mobile App wallet. Except for the notifications to the Eligible Cardmembers as mentioned in this Clause 8, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Promotion.
  9. Gifts are not exchangeable for credit, cash or other items, goods or services in kind.
  10. Each redemption must be in accordance with these terms and conditions and the eCoupon. The Gift must be redeemed by the date stated in the eCoupon. Any Gifts not redeemed within any prescribed redemption period shall be forfeited and any Eligible Cardmember whose Gift has been forfeited shall not be entitled to any payment of compensation or replacement notwithstanding any claims of not having received the eCoupon or push notification. Strictly no extension or change of time will be allowed if the Eligible Cardmember does not redeem the Gift within the redemption period indicated in the eCoupon.
  11. Eligible Cardmembers shall accept the Gift "as-is". Maybank is not the supplier of the Gifts or any related goods and service(s) (the supplier of the Gifts and any goods and services shall be referred to as the "merchant") and makes no representation or warranty whatsoever as to the quality, merchantability and/or fitness for purpose of Gifts or goods and service(s) provided and assumes no liability or responsibility therefor or for the acts or defaults of the merchant or retailer or for any non-delivery, non-performance or defects in the Gifts or goods and service(s). Maybank is not an agent of or in partnership with the merchant or retailer. Any disputes over the Gifts and any goods and services should be resolved directly between the Cardmember and the merchant or retailer.
  12. Maybank reserves the right to substitute the Eligible Cardmember in the event that an Eligible Cardmember is subsequently found to be ineligible or is disqualified or can no longer claim the Gift pursuant to these terms and conditions. Maybank's determination of the Eligible

Cardmember shall be final, conclusive and binding. No correspondence or claims relating to such determination will be entertained.

13. Maybank shall not be responsible for any failure or delay in the transmission of Retail Transactions by merchant or establishments, or postal or telecommunication authorities, or any other party which may result in a Retail Transaction or charge incurred by a Maybank Cardmember and/or his/her supplementary cardmember(s) not being counted towards the Promotion.
14. Maybank's transaction records and internal records of Cardmember's Retail Transactions within the Promotion Period shall be final and conclusive. No correspondence or disputes in relation to the Promotion will be entertained.
15. In the event the eCoupon is lost, misused, stolen or misplaced, the Eligible Cardmember shall not be entitled to a replacement eCoupon unless otherwise agreed by Maybank at its sole discretion. Where Maybank decides to issue a replacement eCoupon, Maybank reserves the right to charge the full cost or retail value of the Gift(s) from the Cardmember's Card account or deduct it from any Maybank account held by the Cardmember with Maybank if the original eCoupon is subsequently utilised to redeem the Gift(s) for any reason whatsoever and howsoever.
16. Maybank reserves right to charge the full cost or retail value of the Gift(s) redeemed to the Cardmember's Card account or deduct it from any account the Cardmember holds with Maybank if it is determined by Maybank that the Cardmember has breached one or more of the terms and conditions of this Promotion.
17. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liability, expenses or damages whatsoever or howsoever incurred or sustained by the Cardmember and/or any other person by reason of, arising from or in connection with the Promotion, use of the Gift and/or redemption of or consumption of any goods or services or facilities of any merchants or retailers, any eCoupon which is misdirected or lost and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reasons.
18. Maybank reserves the right to replace, exchange, vary or substitute the Gift(s) at its sole discretion without prior notice or liability to any person.
19. Maybank shall have the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason.
20. Maybank's decision on all matters relating to this Promotion (including the selection of the Eligible Cardmembers) shall be final, conclusive and binding on all Cardmembers.
21. Maybank reserves the right, in its sole and absolute discretion, at any time and without notice or liability to any person, to vary, delete or add to any of these terms and conditions from time to time or cancel or terminate the Promotion at any time.
22. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion or the Gifts, these terms and conditions shall prevail. All images of the Gifts on any collateral are for illustration purposes only.



23. The prevailing terms and conditions and/or agreement governing Maybank Manchester United Platinum Visa Credit Card and/or the Maybank Manchester United Platinum Debit Card (whichever applicable), together with the Maybank TREATS Mobile App Terms and Conditions, shall apply.

Updated as at April 2024